

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)



Order Filed on September 13, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Case No.:

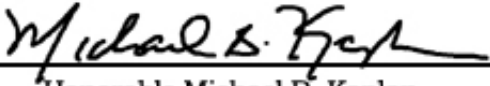
Adv. No.:

Hearing Date:

Judge:

The relief set forth on the following page is hereby **ORDERED**.

DATED: September 13, 2023


Honorable Michael B. Kaplan
United States Bankruptcy Judge

I. Mark Cohen Law Group

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Attorney for Debtors

United States Bankruptcy Court
District of New Jersey

In re:	:	Case No. 18-23657 (MBK)
	:	
JOSEPH C. ARETINO and	:	Chapter 13
CARYN A. ARETINO	:	
	:	
	:	
Debtors	:	

ORDER APPROVING REFINANCE OF MORTGAGE

The relief set forth on the following pages, numbered one (1) through two (2) is hereby ordered.

ORDERED, ADJUDGED and DECREED the mortgage refinance agreement between the debtors, and Aura Mortgage Advisors is approved; and it is further

ORDERED that the debtors are authorized to sign the mortgage refinance agreement and any other documents required in connection therewith; and it is further

ORDERED in the event a mortgage refinance is completed and the pre-petition arrears are capitalized into the loan, Secured Creditor Bank of America shall amend the arrearage portion of its Proof of Claim to zero or withdraw the claim within thirty (30) days of completion of the loan modification; and it is further

ORDERED that the Chapter 13 Trustee shall suspend disbursements to secured creditor Bank of America pending completion of loan refinance and all money that would otherwise be paid to secured creditors, be held until the arrearage portion of the claim is amended to zero or the claim is withdrawn, or the Trustee is notified by the secured creditors that the refinance was not consummated; and it is further

ORDERED that in the event the refinance is not consummated, the creditor shall notify the Trustee and the debtors' attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to secured creditor; and it is further

ORDERED with respect to any post-petition orders, claims for post-petition mortgage arrears, and order for creditor's attorney's fees which are being capitalized into the loan, secured creditor will amend any and all post-petition orders or claims within thirty (30) days after completion of the loan refinance; and it is further

ORDERED that the terms of this Order and the Mortgage Refinance Agreement shall survive the completion, dismissal or conversion of this case.